Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 1 of 70

Fill in this information to identify your case:		
United States Bankruptcy Court for the: Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pá	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Evonne	
		First name	First name
	Write the name that is on	s	
	your government-issued picture identification (for	Middle name	Middle name
	example, your driver's	Chapman	
	license or passport	Last name	Last name
	Bring your picture		
	identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
_	meeting with the trustee.		
2.	All other names you	Evonne	
	have used in the last	First name	First name
	8 years	N.C. alalla con accord	Mi alalla va avaa
	Include your married or	Middle name	Middle name
	maiden names.	Chapman-Taylor Last name	Last name
		Last name	Last name
		First name	First name
		Histilane	Thathand
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits	XXX - XX- 4169	xxx - xx-
	of your Social Security number or		
	federal Individual	OR	OR
	Taxpayer Identification number	9 xx - xx-	9 xx - xx-
	(ITIN)		

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 2 of 70

D	ebtor 1 Evonne First Name	S Chapman Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		2646 W. 71 Street, Apt 101 Number Street	Number Street
		Chicago Illinois 60629	
		City State Zip Code Cook	City State Zip Code
		County	County
		If your mailing address is different from the one	If Debtor 2's mailing address is different from yours,
		above, fill it in here. Note that the court will send any notices to you at this mailing address.	fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
			-
			-
			_
		-	

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 3 of 70

Debto	or 1 Evonne	S	Chapman		Case number (if kno	own)	
	First Name	Middle Nam					
Part 2	Tell the Court Abo	ut Your Bankrup	tcy Case				
Ba ar	ne chapter of the ankruptcy Code you re choosing to file nder		brief description of each, se B2010)). Also, go to the top				ndividuals Filing for
8. H	ow you will pay the e	more details a cashier's check may pay with I need to pay Individuals to I request that judge may, but the official poyou choose the	a credit card or check with the fee in installments. In Pay Your Filing Fee in In	Typically, if your attorney is the apre-printer of the stallments (Omay request e your fee, an ayour family sirut the Application of the stallments (Omay request e your fee, an ayour family sirut the Application of the stallments (Omay request end of the stallments).	ou are paying the submitting you ad address. This option, significial Form 103 this option only d may do so on ze and you are used.	e fee yourself, r payment on y gn and attach to A). If you are filing the file of the top of the t	you may pay with cash, your behalf, your attorney the Application for ag for Chapter 7. By law, a me is less than 150% of the fee in installments). If
ba	ave you filed for ankruptcy within the st 8 years?	No. Yes. District District	Northern District of Illinois Northern District of Illinois	When When When	12/20/2012 MM / DD / YYYY 7/10/2013 MM / DD / YYYY	Case number _ Case number _ Case number _	12-bk-49938 13-bk-27813
ca be sp fil yo pa	re any bankruptcy ases pending or eing filed by a bouse who is not ing this case with bu, or by a business artner, or by an filiate?	✓ No. Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to Case number, i Relationship to Case number, i	you
	o you rent your esidence?	✓ No.	e 12. I landlord obtained an evicti Go to line 12. Fill out <i>Initial Statement Abo</i> this bankruptcy petition.				

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 4 of 70

Chapman Debtor 1 Evonne S Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 5 of 70

 Debtor 1
 Evonne
 S
 Chapman
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 6 of 70

Debtor 1 Evonne	S Middle Name	Chapman	Case number (if known	n)
Part 6: First Name Answer These Que	Middle Name estions for Reporting Pui	Last Name		
16. What kind of debts do you have?	16a. Are your debts princurred by an ind No. Go to line Yes. Go to line 16b. Are your debts princurred	marily consumer debts' lividual primarily for a per 16b. 17. marily business debts? ess or investment or throu 16c. 17.	sonal, family, or housely Business debts are debugh the operation of the	ts that you incurred to obtain e business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing under Cexpenses are pai	der Chapter 7. Go to line 18. Chapter 7. Do you estimate id that funds will be availabl	that after any exempt pro	perty is excluded and administrative ed creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5 ☐ 5,001-1 ☐ 10,001-	0,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000 \$50,000	001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?		\$10,000 \$50,000	001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	correct. If I have chosen to file un of title 11, United States under Chapter 7. If no attorney represents out this document, I have	nder Chapter 7, I am awar Code. I understand the r me and I did not pay or a e obtained and read the r	re that I may proceed, if relief available under each agree to pay someone water notice required by 11 U.	eligible, under Chapter 7, 11,12, or 13 ch chapter, and I choose to proceed who is not an attorney to help me fill S.C. § 342(b).
	connection with a bankru both. 18 U.S.C. §§ 152,	uptcy case can result in fi 1341, 1519, and 3571.		money or property by fraud in imprisonment for up to 20 years, or
	/s/ Evonne Chapman Signature of Debtor 1	n	Signature of I	Debtor 2
		6/2017 MM / DD / YYYY	Executed o	on

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 7 of 70

Debtor 1 Evonne	S	Chapman	Case number (ii	fknown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	, or 13 of title 11, Unite	nave informed the debtor(s) about ad States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. § 3	342(b) and, in a case in	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the i	nformation in the sched	dules filed with the petition is incorrect.
attorney, you do not	· ·	, ,		•
need to file this page.	/s/ Morsheda Hash	em	Date	3/26/2017
	Signature of Attorney	****	<u>N</u>	MM / DD / YYYY
	Morsheda Hashem			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	enue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3122374973	Email address	mhashem@semradlaw.com
			•	
	Bar number		State	

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 8 of 70

Debtor 1	Evonne	S	Chapman
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)

П	Check if this is an
	amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	
1b. Copy line 62, Total personal property, from Schedule A/B	\$1,428.50 ————————————————————————————————————
1c. Copy line 63, Total of all property on Schedule A/B	\$1,428.50
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$20,203.00
Your total liabilities	\$20,203.00
Part 3: Summarize Your Income and Expenses	
I. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I	\$1,763.82
5. Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22, Column A, of Schedule J	\$1,588.00

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 9 of 70

S Chapman Debtor 1 Evonne _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$406.50 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$13,111.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$13,111.00

9g. Total. Add lines 9a through 9f.

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 10 of 70

Fill in this	information	to identify your c	ase:					
Debtor 1	Evonr		S		Chapman	_		
Debtor 2	First N		Middle N		Last Name	_		
(Spouse, if f	- 111361	Name tcy Court for the:	Middle N Northern	lame	Last Name District of Illinois			
Case nun	·	toy Court for tho.	1401410111		(State)	_		
(If known)								Check if this is an
		106A/B						amended filing
Sche	dule A	B: Prope	erty					12/1
category responsib	where you the le for supply r name and o	nink it fits best. I ing correct infor case number (if I	Be as complete a mation. If more s known). Answer e	nd accu pace is very qu	sset only once. If an asset fits rate as possible. If two marrie needed, attach a separate sh estion. Other Real Estate You Ow	ed people ar eet to this f	re filing together, both a corm. On the top of any a	are equally
1. Do yo	u own or hav	e any legal or e	quitable interest	in any r	esidence, building, land, or sir	nilar proper	ty?	
	No. Go to F			•	, ,			
1.1		ss, if available, or	other description	Sir Du	is the property? Check all that an angle-family home uplex or multi-unit building ondominium or cooperative anufactured or mobile home	apply.	the amount of any secu	claims or exemptions. Put tred claims on <i>Schedule D:</i> tims Secured by Property. Current value of the portion you own?
	Number	Street		ш	and		Describe the nature o	f vour ownership
	City	State	Zip Code	HŢir	vestment property meshare ther		interest (such as fee s the entireties, or a life	simple, tenancy by
	O.I.y	Stato	Zip Godd	one. De	ebtor 1 only ebtor 2 only ebtor 1 and Debtor 2 only least one of the debtors and and		Check if this is co (see instructions)	ommunity property
If you	own or have	more than one, I	ist hara:		information you wish to add a rty identification number:	bout this ite	em, such as local	
1.2		ss, if available, or		Sin Du	is the property? Check all that a ngle-family home uplex or multi-unit building ondominium or cooperative anufactured or mobile home	apply.	the amount of any secu	claims or exemptions. Put ired claims on <i>Schedule D:</i> irims Secured by Property. Current value of the portion you own?
	Number	Street State	Zin Codo	In	ind vestment property meshare ther		Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by
	Oity	oldie	Zip Code	Who hone. De	ebtor 1 only ebtor 2 only ebtor 1 and Debtor 2 only least one of the debtors and and	other	(see instructions)	ommunity property

property identification number:

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 11 of 70

Debtor 1	Evonne First Name	S Middle Name	Chapman Last Name	Case numbe	(if known)	
	et address, if available, or otl		What is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property	t apply.	the amount of any secu Creditors Who Have Cla Current value of the entire property? Describe the nature of	-
City	State]]] [Timeshare Other Who has an interest in the propert Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an	nother	check if this is co (see instructions)	estate), if known.
	the dollar value of the porve attached for Part 1. Wr	tion you own for a	.	luding any entrie	s for pages	
Do you ow you own tl	nat someone else drives. If y	equitable interest ou lease a vehicle, a	in any vehicles, whether they are			
3. Cars, va No Yes		lity vehicles, motorc	cycles			
3.1	Make Model: Year: Approximate mileage:	Saturn S Series 2000 107000	Who has an interest in the proone. Debtor 1 only	pperty? Check	the amount of any secu Creditors Who Have Cla	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Other information: 2000 Saturn S Series		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is community		Current value of the entire property? \$1137.00	Current value of the portion you own? \$568.50
3.2	Make Model: Year:		instructions) Who has an interest in the proone. Debtor 1 only	operty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 12 of 70

	Evonne	S	Chapman	Case numb	ei (ii khown)	
	First Name	Middle Name	Last Name			
3.3	Make		Who has an interest in the p	property? Check		claims or exemptions. P
	Model:		one.			red claims on <i>Schedule</i> aims Secured by Property
	Year:		Debtor 1 only		Creditors with mave Cla	uills secured by Property
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 on	ly	entire property?	portion you own?
			At least one of the debtors	and another		
			Check if this is commun	ity property (see		
			instructions)			
3.4	Make		Who has an interest in the p	property? Check		claims or exemptions. P
	Model:		one.		•	red claims on Schedule
	Year:		Debtor 1 only		Creditors Who Have Cla	nims Secured by Property
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 on	ly	entire property?	portion you own?
			At least one of the debtors	and another		
			Check if this is commun	ity property (see		
Exan			instructions) her recreational vehicles, other ift, fishing vessels, snowmobiles, n			
Exan	nples: Boats, trailers, motor No Yes		her recreational vehicles, other	notorcycle accessor	Do not deduct secured	claims or exemptions. P rred claims on <i>Schedule</i>
Exan	nples: Boats, trailers, motor No Yes Make		her recreational vehicles, other ift, fishing vessels, snowmobiles, n Who has an interest in the p	notorcycle accessor	Do not deduct secured the amount of any secu	
Exan	nples: Boats, trailers, motor No Yes Make Model:		who has an interest in the pone. Debtor 1 only	notorcycle accessor	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule iims Secured by Property
Exan	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the pone. Debtor 2 only Debtor 2 only	notorcycle accessor property? Check	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exan	nples: Boats, trailers, motor No Yes Make Model: Year:		who has an interest in the pone. Debtor 1 only Debtor 1 and Debtor 2 only	notorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule nims Secured by Property Current value of the
Exan	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the pone. Debtor 1 only Debtor 2 only At least one of the debtors	notorcycle accessor property? Check ly s and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule nims Secured by Property Current value of the
Exan	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the pone. Debtor 1 only Debtor 1 and Debtor 2 only	notorcycle accessor property? Check ly s and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the
4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the pone. Debtor 1 only Debtor 2 only At least one of the debtors Check if this is commun	property? Check by and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule nims Secured by Property Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information:		who has an interest in the pone. Debtor 1 only Debtor 2 only At least one of the debtors Check if this is communinstructions)	property? Check by and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property? Do not deduct secured the amount of any secured.	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. P
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is communinstructions) Who has an interest in the p	property? Check by and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property? Do not deduct secured the amount of any secured.	red claims on Schedule hims Secured by Property Current value of the portion you own?
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:		Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun instructions) Who has an interest in the pone.	property? Check by and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property? Do not deduct secured the amount of any secured.	claims on Schedule sims Secured by Property Current value of the portion you own? claims or exemptions. P
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun instructions) Who has an interest in the pone. Debtor 1 only	oroperty? Check and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Classian Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classian Creditors Who Have Classian Control	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. P hired claims on Schedule hims Secured by Property
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		who has an interest in the pone. Debtor 1 only Debtor 2 only At least one of the debtors Check if this is commun instructions) Who has an interest in the pone. Debtor 1 and Debtor 2 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 6 only Debtor 1 only Debtor 1 only	property? Check and another ity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. P ared claims on Schedule hims Secured by Property Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 3 and Debtor 2 onl At least one of the debtors Check if this is commun instructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 3 and Debtor 2 only Debtor 4 and Debtor 2 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	property? Check and another ity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. P ared claims on Schedule hims Secured by Property Current value of the

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 13 of 70

Chapman Debtor 1 Evonne Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Misc. Household Goods and Furniture \$350.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Misc. Electronics \$200.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$225.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Misc. Jewelry \$50.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$825.00 for Part 3. Write that number here

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 14 of 70

Chapman Debtor 1 Evonne Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes \$25.00 Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: Prepaid Debit Card: NetSpend <u>\$</u>10.00 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 15 of 70

Deb.	tor 1 Evonne	S Middle News	Chapman Last Name	Case number (if known)	
20.		Middle Name orate bonds and other negotia	ble and non-negotiable		
		include personal checks, cashiers ents are those you cannot transfe			
	No No	onto are those you cannot transit	To compone by digiting	or doing thom:	
	Yes. Give specific				
	information about	Issuer name:			
	them				
21.	Retirement or pension	accounts			-
), thrift savings accounts,	or other pension or profit-sharing plans	
	✓ No	Type of account:	Institution name:		
	Yes. List each account		mattation name.		
	separately.	401(k) or similar plan:			
		Pension plan:	-		
		IRA:			<u> </u>
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.	Security deposits and	prepayments			
	Examples: Agreements v	d deposits you have made so that with landlords, prepaid rent, publi			
	companies, or others		Institution name		
	✓ No		Institution name:		
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			<u> </u>
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			·
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or for	a number of years)	· ————
	✓ No				
	Yes	Issuer name and description:			
		-			<u> </u>
		-			

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 16 of 70

Debt	or 1 Evonne First Name	S Middle Nam	Chapman	Case number (if known)	
0.4					
24.		0(b)(1), 529A(b), and 529(b)(nt in a qualified ABLE program, or under 1).	r a quaimed state tuition program.	
	✓ No Yes	stitution name and descriptio	n. Separately file the records of any interests	s.11 U.S.C. § 521(c):	
	_				
	_				
25.	Trusts, equitable exercisable for		perty (other than anything listed in line '	1), and rights or powers	
	No Yes. Describ	•			
	Tes. Describ	6			
26.			crets, and other intellectual property proceeds from royalties and licensing agreer	ments	
	✓ No				
	Yes. Describ	e			
27.		hises, and other general in	=		
	No No	ng permits, exclusive licenses	s, cooperative association holdings, liquor lic	censes, professional licenses	
	Yes. Describ	e			
Mon	ney or property	owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or property Tax refunds owe	·			portion you own? Do not deduct secured
		·			portion you own? Do not deduct secured
	Tax refunds owe ✓ No ☐ Yes. Give spe	·		Federal:	portion you own? Do not deduct secured
	Tax refunds owe No Yes. Give speabout ti you alre	d to you		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owe No Yes. Give speabout ti you alre	d to you acific information nem, including whether ady filed the returns			portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds owe No Yes. Give speabout ti you alreand the Family support Examples: Past di	d to you ecific information nem, including whether eady filed the returns tax years	rusal support, child support, maintenance, c	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owe No Yes. Give speabout ti you alreand the Family support Examples: Past de	d to you ceific information nem, including whether eady filed the returns tax years	rusal support, child support, maintenance, c	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owe No Yes. Give speabout ti you alreand the Family support Examples: Past de	d to you ecific information nem, including whether eady filed the returns tax years	rusal support, child support, maintenance, c	State: Local: divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owe No Yes. Give speabout ti you alreand the Family support Examples: Past de	d to you ceific information nem, including whether eady filed the returns tax years	rusal support, child support, maintenance, c	State: Local: divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds owe No Yes. Give speabout ti you alreand the Family support Examples: Past de	d to you ceific information nem, including whether eady filed the returns tax years	rusal support, child support, maintenance, c	State: Local: divorce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds owe ✓ No Yes. Give speabout to you alread the support Examples: Past do ✓ No Yes. Give speabout to you alread the support Examples: Past do	d to you ecific information nem, including whether eady filed the returns tax years	usal support, child support, maintenance, o	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
28.	Tax refunds owe ✓ No Yes. Give speabout to you alread the you a	d to you secific information nem, including whether sady filed the returns tax years ue or lump sum alimony, spo secific information	ousal support, child support, maintenance, of comments, disability benefits, sick pay, vacates you made to someone else	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owe ✓ No Yes. Give speabout to you alread the you a	d to you secific information nem, including whether sady filed the returns tax years ue or lump sum alimony, spo secific information	payments, disability benefits, sick pay, vacat	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owe ✓ No Yes. Give speabout to you alread the you alread the second of	d to you secific information nem, including whether sady filed the returns tax years ue or lump sum alimony, spo secific information	payments, disability benefits, sick pay, vacat	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 17 of 70

Deb	tor 1 Evonne	S Middle News	Chapman	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disab		vings account (HSA); credit, h	omeowner's, or renter's insurance	
	Yes. Name the insu of each policy and I	rance company	pany name:	Beneficiary:	Surrender or refund value:
32.				, or are currently entitled to receive	
	No Yes. Describe				
33.		arties, whether or not you han ployment disputes, insurance		a demand for payment	
34.	Yes. Describe Other contingent and	unliquidated claims of every	nature, including counters	claims of the debtor and rights	
0	to set off claims	,	goom.	g	
	Yes. Describe				
35.	Any financial assets you	ou did not already list			
	Yes. Describe				
36.		f all of your entries from Par number here			\$35.00
Part	5: Describe Any Bu	usiness-Related Property	∕ You Own or Have an Ir	nterest In. List any real estate in Part	1.
37.	Do you own or have ar	ny legal or equitable interest	in any business-related pro		
	No. Go to Part 6. Yes. Go to line 38.			pc Do	urrent value of the ortion you own? o not deduct secured claims exemptions
38.		or commissions you already e	earned		
	Yes. Describe				
39.		= '	ems, printers, copiers, fax ma	chines, rugs, telephones, desks, chairs, electro	onic devices
	No Yes. Describe				

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 18 of 70

Debt	tor 1 Evonne	S	Chapman	Case number (if known)	
	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, equip	ment, supplies you u	se in business, and tools of you	r trade	
	✓ No				
	Yes. Describe				1
	Tes. Describe				
					l
41	Inventory				
71.	inventory				
	✓ No				
	Yes. Describe				1
	-				
42.	Interests in partnerships o	r joint ventures			
	✓ No				
		N	lame of entity:	% of ownership:	
	Yes. Give specific information about				
	them	_			_
	u.s				
		-			
		_			<u> </u>
43. C	Customer lists, mailing lists	, or other compilatio	ns		
	✓ No				
		e nersonally identifiable	e information (as defined in 11 U.	S.C. 8.101(//14)\2	
	Tos. Do your lists irrolad	c personally lacrificable	e information (as defined in 11 o.	O.O. § 101(4179):	
	No				
	Yes. Describe				
44.	Any business-related prop	ertv vou did not alrea	adv list		
			•		
	✓ No	_			<u> </u>
	Yes. Give specific	_			
	information	=			
		_			<u> </u>
		-			
		_			
		_			
45. A	dd the dollar value of all of	vour entries from Pa	rt 5, including any entries for p	ages vou have attached	
<u> </u>					
Part				You Own or Have an Interest In.	
	If you own or have an interest	est in farmland, list it in	Part 1.		
46.	Do you own or have any le	gal or equitable inte	rest in any farm- or commercia	Il fishing-related property?	
	No. Oc. In Part 7		-		Current value of the
	No. Go to Part 7.				portion you own?
	Yes. Go to line 47.				Do not deduct secured claims
					or exemptions
47.	Farm animals	,			
	Examples: Livestock, poultry	, tarm-raised fish			
	✓ No				
	Yes. Describe				I
	L				
					1

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 19 of 70

Deb	tor 1 Evonne	S	Chapman	Case number (if known)	
	First Name	Middle Name	Last Name		
48.	Crops-either growing	or harvested			
	✓ No				
	Yes. Describe				
	ш				
	-				
49.	Farm and fishing equ	ipment, implements, machinery,	fixtures, and tools of trade	e	
	✓ No				
	Yes. Describe				
	Ш				
50.	Farm and fishing supp	plies, chemicals, and feed			
	No				
	Yes. Describe				
	ш				
51.	Any farm- and commo	ercial fishing-related property yo	u did not already list		
	No				
	Yes. Describe				
	ш				
52 A	dd the dollar value of a	all of your entries from Part 6, inc	cluding any entries for nac	ies vou have attached	
		er here		=	·
>				L	
Part	7: Describe All Pro	operty You Own or Have an I	nterest in That You Die	d Not List Above	
53.	Do you have other pro	pperty of any kind you did not alr	eady list?		
		ets, country club membership	•		
	✓ No				l
	Yes. Give specific				
	information				-
E4 A	dd tha dallau valva af s	all of value autoica from Dant 7 Ma	ito that mumbar bara		
54. A	dd the dollar value of a	all of your entries from Part 7. Wi	ite that number here		
Part	8: List the Totals of	of Each Part of this Form			
· care					
55. I	Part 1: Total real estat	e, line 2)	
56.	oart 2 total vehicles, li	ne 5	\$568.50		
57 P	art 3: Total personal a	nd household items, line 15	·	_	
	-		\$825.00	<u>—</u>	
58. P	art 4: Total financial a	ssets, line 36	\$35.00	<u></u>	
59. I	Part 5: Total business-	related property, line 45			
60 1	Part 6: Total farm- and	fishing-related property, line 52			
				<u> </u>	
61. I	Part 7: Total other pro	perty not listed, line 54		<u></u>	
62.	Total personal property	y. Add lines 56 through 61	\$1428.50		+ \$1428.50
			φ1420.00	Copy personal property total	+ \$1420.0U
					1.
		 			\$1428.50
∣ 63. T	otal of all property on	Schedule A/B. Add line 55 + line 6	2		

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 20 of 70

Fill in this information to identify your case:							
Debtor 1	Evonne	S	Chapman				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number (If known)			(State)				

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	Identity the Property You Clair	n as Exempt					
1. Which set of exemptions are you claiming? Check one only, even if your spouse is filling with you. You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)							
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)				
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2)				
2.	For any property you list on Schedule A	/B that you claim as e	xempt, fill in the information below.				
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption			
	Brief description: Misc. Household Goods and Furniture Line from Schedule A/B: 06	\$350.00	\$350.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)			
	Brief description: Misc. Electronics Line from Schedule A/B: 07	\$200.00	\$200.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)			
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?				

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 21 of 70

S Chapman Debtor 1 Evonne Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property own Check only one box for each exemption. Copy the value from Schedule A/B 735 ILCS 5/12-1001(b) Brief \$50.00 description: **✓** \$50.00 Misc. Jewelry 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 12 735 ILCS 5/12-1001(a) Brief \$225.00 description: **✓** \$225.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$25.00 description: **✓** \$25.00 Cash on Hand 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 16 735 ILCS 5/12-1001(c); 735 ILCS Brief \$568.50 description: 5/12-1001(b) \$568.50; \$0.00 Saturn S Series, 2000, 100% of fair market value, up to any 2000 Saturn S Series applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$10.00 description: \$10.00 Other financial account, 100% of fair market value, up to any **Prepaid Debit Card:**

applicable statutory limit

NetSpend

17

Line from Schedule A/B:

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 22 of 70

		_				
Fill in this info	rmation to identify your o	case:				
Debtor 1	Evonne	S	Chapman			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)						
Official	Form 106D			J		Check if this is an amended filing
Schedi	ule D: Credi	tors Who Hav	ve Claims Secure	ed by Prop	erty	12/15
more space is			e are filing together, both are equals ober the entries, and attach it to t			
1. Do any	creditors have claims	secured by your propert	ty?			
✓ No.	Check this box and sub	mit this form to the court v	vith your other schedules. You hav	e nothing else to repo	ort on this form.	
Yes	. Fill in all of the informati	on below.				
Part 1: List	All Secured Claims					
			ed claim, list the creditor separately	Column A	Column B	Column C
		editor has a particular claim, alphabetical order according	list the other creditors in Part 2. As g to the creditor's name.	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports	Unsecured portion

this claim

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 23 of 70

Fill in th	is information to identify your	case:			
Debtor 1	Evonne	S	Chapman		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, i		NASSIJI. Ni	LastMana		
(Spouse, i	filing) First Name	Middle Name	Last Name		
United S	States Bankruptcy Court for the:	Northern	District of Illinois		
Case nu	and to any		(State)		
(If known)	mber				
Offici	al Form 106E/F				Check if this is an amended filing
Sch	edule E/F: Cre	editors Who	Have Unsec	ured Claims	12/1
other pa Form 10 claims tl	rty to any executory contract 6A/B) and on Schedule G: Ex nat are listed in Schedule D:	ts or unexpired leases tha ecutory Contracts and Ur Creditors Who Hold Clain	at could result in a claim. Al nexpired Leases (Official Fon ns Secured by Property. If m	lso list executory contracts rm 106G). Do not include ar ore space is needed, copy t	n NONPRIORITY claims. List the on Schedule A/B: Property (Official ny creditors with partially secured the Part you need, fill it out, number rrite your name and case number (if
Part 1:	List All of Your PRIORIT	Y Unsecured Claims			
1. Do	any creditors have priority u	nsecured claims against	you?		
▼	No. Go to Part 2.				
	Yes.				
list As	ed, identify what type of claim it	t is. If a claim has both prior is in alphabetical order acco	rity and nonpriority amounts, I rding to the creditor's name. I	list that claim here and show be fixed that claim here and show be fixed to be somethan two prices.	arately for each claim. For each claim poth priority and nonpriority amounts. ority unsecured claims, fill out the

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 24 of 70

Debto	or 1	Evonne First Name	S Middle Name	Chapman Last Name	Case number (if known)	
Part :	2:	List All of Your NONPRIOR	RITY Unsecured Cla	ims		
3. [Do a	nny creditors have nonpriority u	ınsecured claims agair	nst you?	court with your other schedules.	
l I	unse f mo	ecured claim, list the creditor separ	rately for each claim. For	each claim list	of the creditor who holds each claim. If a creditor has more ted, identify what type of claim it is. Do not list claims already in art 3.If you have more than four priority unsecured claims fill ou	cluded in Part 1.
						Total claim
4.1	No	APITAL ONE BANK USA N compriority Creditor's Name O BOX 85520			ast 4 digits of account number	\$388.00
	_	umber Street				
	Cit WI	CHMOND Virginia ty State ho incurred the debt? Check on Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this claim relates to the claim subject to offset? No Yes	Zip Code ne. another		contingent Unliquidated Disputed ype of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CreditCard	
		-				
4.2	No PC	ty of Chicago - Dep't of Revenue conpriority Creditor's Name D Box 88292 Imber Street		v	ast 4 digits of account number	\$4,300.00
	Citi	ho incurred the debt? Check on Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this claim relates to the claim subject to offset? No Yes	another	[]]	Contingent Unliquidated Disputed ype of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Parking and Red Light Tickets	
4.3		REDMGMTCNTL onpriority Creditor's Name		ь	ast 4 digits of account number3356	\$884.00
	P.0	onpriority Creditor's Name O. BOX 1654 umber Street		v	// was the debt incurred? 11/2014 Is of the date you file, the claim is: Check all that apply. Contingent	
	_	REEN BAY Wiscons		<u> </u>		
	Cit WI		Zip Code ne. another	[] []	Unliquidated Disputed ppe of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Collection; Collecting for	
	∠	No Yes		_	ORIGINAL CREDITOR: 10 JUST Other. Specify ENERGY	

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 25 of 70

Debtor 1 Evonne S Chapman Case number (if known)
First Name Middle Name Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	Page	
	After listing any entries on this page, number them beginning wit	h 4.5, followed by 4.6, and so forth.	Total claim
4.4	I C SYSTEM INC Nonpriority Creditor's Name PO BOX 64378 Number Street	Last 4 digits of account number 0001 When was the debt incurred? 10/2015 As of the date you file, the claim is: Check all that apply.	\$426.00
	SAINT PAUL Minnesota 55164 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify ORIGINAL CREDITOR: COMED	
4.5	STANISCCONTR Nonpriority Creditor's Name 914 14TH ST POB 480 Number Street MODESTO California 95353 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Last 4 digits of account number 73N1 When was the debt incurred? 11/2013 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Collection; Collecting for Other. Specify ORIGINAL CREDITOR: MEDICAL	\$616.00
4.6	STANISCCONTR Nonpriority Creditor's Name 914 14TH ST POB 480 Number Street MODESTO California 95353 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Last 4 digits of account number 45N1 When was the debt incurred? 11/2013 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Collection; Collecting for Other. Specify ORIGINAL CREDITOR: MEDICAL	\$478.00

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 26 of 70

S Chapman Debtor 1 Evonne Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 US DEPT OF ED/GLELSI \$11,869.00 Last 4 digits of account number 8581 Nonpriority Creditor's Name 2401 INTÉRNATIONAL LN When was the debt incurred? 8/2010 Number Street As of the date you file, the claim is: Check all that apply. Contingent 53704 MADISON Wisconsin Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes US DEPT OF ED/GLELSI \$1,242.00 Last 4 digits of account number 1577 Nonpriority Creditor's Name 2401 INTÉRNATIONAL LN When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent MADISON Wisconsin 53704 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt

Other. Specify _

Is the claim subject to offset?

✓ No ✓ Yes Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 27 of 70

Debtor 1 Evonne Chapman Case number (if known) Middle Name First Name Last Name Part 3: List Others to Be Notified About a Debt That You Already Listed Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. HARRIS & HARRIS LTD On which entry in Part 1 or Part 2 did you list the original creditor? Name 111 W JACKSON BLVD S-400 of (Check Line 4.2 Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured CHICAGO 60604 Illinois Last 4 digits of account number City State Zip Code Illinois Secretary of State On which entry in Part 1 or Part 2 did you list the original creditor? 2701 S Dirksen Pkwy of (Check Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Springfield Illinois 62723 Last 4 digits of account number

State

Zip Code

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 28 of 70

Debtor 1 Evonne S Chapman Case number (if known)

Middle Name First Name Last Name Part 4: Add the Amounts for Each Type of Unsecured Claim Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 Total claims 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$0.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$13,111.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00 6h. Debts to pension or profit-sharing plans, and other similar \$7,092.00 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. \$20,203.00 6j. Total. Add lines 6f through 6i.

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 29 of 70

Fill in this information to identify your case:						
Debtor 1	Evonne	S	Chapman			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case number (If known)				—		

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or comp	pany with whom you hav	e the contract or lease	State what the contract or lease is for
Brown, Canales Name			Residential Lease, Debtor is Lessee, Residential Monthly Lease
Number	Street		
City	State	Zip Code	

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 30 of 70

		200	Jamont 1 ago o	0 01 1 0
Fill in this infor	mation to identify you	r case:		
Debtor 1	Evonne	S	Chapman	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States I	Bankruptcy Court for the		District of Illinois	
Officed States I	Sankiupicy Court for the	e. Notthem	(State)	—
Case number (If known)				
(ii ia io iii)				Check if this is an
				amended filing
Official	Form 106H			
Schodul	e H: Your Co	- odobtore		12/15
Scriedui	e n. Your Co	deplors		12/13
-	er every question. ave any codebtors? (If	you are filing a joint case, do i	not list either spouse as a co	debtor.)
Idaho, Lo	uisiana, Nevada, New M	ou lived in a community prop Mexico, Puerto Rico, Texas, Wa	- '	ommunity property states and territories include Arizona, California,
	Go to line 3.			0
L	No	mer spouse, or legal equival	ent live with you at the time	?
		nity state or territory did you	live?	Fill in the name and current address of that person.
	Too. III WIIIOIT GOITIITIG	They did to to this y did you		This is the marie data durient address of that person.
	Name of your spouse	e, former spouse, or legal equiv	alent	_
	Number Street			<u> </u>
	City	State	Zip Code	_
	-		·	
again as	a codebtor only if tha	t person is a guarantor or co	signer. Make sure you hav	our spouse is filing with you. List the person shown in line 2 ye listed the creditor on Schedule D (Official Form 106D), yele D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 31 of 70

Fill in this information to i	dentify your case:					
Debtor 1 Evonne First Name Debtor 2	S Middle Name	Chapn Last N	ame		eck if this is:	
(Spouse, if filing) First Name	Middle Name	Last N	ame		An amended filing	oct potition abantar 12
United States Bankruptcy Co the: Case number	ourt for <u>Northern</u>	_ District of Illi (S	nois state)		A supplement showing poexpenses as of the following	
(If known)					MM / DD / YYYY	
Official Form 10	<u>)61</u>					
Schedule I: You	ır Income					12/15
information about your sp		d your spous	se is not fil	ing with you, do	not include information	n about your
Fill in your employment information.		Debtor 1			Debtor 2	
If you have more than one attach a separate page with information about addition employers.	n .	Emplo Not En	nployed		Employed Not Employed	
Include part time, seasona self-employed work.	l, or Employer's name	James L C	rrington D.N	1.D., LTD		
Occupation may include s or homemaker, if it applies		8244 S As Number Str			Number Street	
		Chicago City	Illinois State	s 60620 Zip Code	City S	tate Zip Code
	How long employed there?	2 months				
Part 2: Give Details Al	oout Monthly Income					
spouse unless you are sepa						
If you or your non-filing spot more space, attach a separ	use have more than one employer, ate sheet to this form.	, combine the i			r that person on the lines For Debtor 2 or	below. If you need
,	ges, salary, and commissions (beformonthly, calculate what the monthly		2	\$1,516.67	non-filing spouse	
3. Estimate and list mont	hly overtime pay.		3.	+ \$0.00		
4. Calculate gross incom	e. Add line 2 + line 3.		4.	\$1,516.67		

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 32 of 70

Debto	r 1Evonne		Chapman		Case number			
	First Name	Middle Name L	_ast Name		For Debtor 1	For Debtor 2 or non-filing spouse		
Сор	y line 4 here		→ 4.		\$1,516.67			
5. List	all payroll dedu							
5a.	Tax, Medicare,	and Social Security deductions	5a	ι.	\$182.85			
5b.	Mandatory con	ntributions for retirement plans	5b).	\$0.00			
5c.	Voluntary conti	ributions for retirement plans	50).	\$0.00			
5d.	Required repay	yments of retirement fund loans	50	i.	\$0.00			
	Insurance	•	5€).	\$0.00			
	Domestic suppo	ort obligations	5f		\$0.00			
	Union dues		50		\$0.00			
•	Other deduction	ons. Specify:		1. +	\$0.00 +			
		ductions. Add lines 5a + 5b + 5c + 5d + 5e +5f	_		\$182.85			
7. Calc	culate total mo	nthly take-home pay. Subtract line 6 from line	4. 7.		\$1,333.82			
8. List	all other incom	ne regularly received:						
	Net income fro business, profe	m rental property and from operating a ession, or farm						
		ent for each property and business showing ordinary and necessary business expenses, and y net income.	8a	l.	\$0.00			
8b.	Interest and di	vidends	8b).	\$0.00			
	Family support dependent reg	payments that you, a non-filing spouse, or a	a					
		, spousal support, child support, maintenance, nt, and property settlement.	80).	\$0.00			
8d.	Unemployment	t compensation	80	i.	\$0.00			
8e.	Social Security	,	86).	\$0.00			
 	Include cash ass cash assistance to under the Supple housing subsidie Specify:	ent assistance that you regularly receive istance and the value (if known) of any non- that you receive, such as food stamps (benefits emental Nutrition Assistance Program) or es	8f		\$194.00			
•		rement income	80		\$0.00			
8h	Other monthly	income. Specify: Anticipated Tax Refund	_	1. +	\$236.00 +			
		ne Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +		г	\$430.00			
	•	income. Add line 7 + line 9. ne 10 for Debtor 1 and Debtor 2 or non-filing sp	10 oouse).	\$1,763.82 +		=	\$1,763.82
Incl frier	ude contribution nds or relatives.	gular contributions to the expenses that yours from an unmarried partner, members of your amounts already included in lines 2-10 or amounts	household,	your o	lependents, your roomn			
Spe	ecify:						11. +	\$0.00
		n the last column of line 10 to the amount in n the Summary of Schedules and Statistical Sur					12.	\$1,763.82
13. Do	No.	increase or decrease within the year after y	you file this	form'				Combined monthly income
L	Yes. Explain:							

Debtor 1 Evonne S Chapman First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois Case number (If known) Off: a i al. Factors 1000 less in the state of the interval of the i	ı chapter 13
First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois Case number (If known) Check if this is: An amended filing A supplement showing post-petition expenses as of the following date: MM / DD / YYYYY	ı chapter 13
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) An amended filing A supplement showing post-petition expenses as of the following date: MM / DD / YYYY	ı chapter 13
Case number (If known) Mortien	n chapter 13
(lf known) MM / DD / YYYY	
Official Forms 100 I	
Official Form 106J	
Schedule J: Your Expenses	12/1
information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case num (if known). Answer every question. Part 1: Describe Your Household 1. Is this a joint case? No. Go to line 2 Yes. Does Debtor 2 live in a separate household?	ıber
No Yes. Debtor 2 must file Official Forms 106J-2, Expenses for Separate Household of Debtor 2.	
2. Do you have dependents? No	
Do not list Debtor 1 and Debtor 2. Yes. Fill out this information for Dependent's relationship to Dependent's Debtor 2 Dependent's Debtor 2 Dependent's Dependent'	t live
3. Do your expenses include expenses of people other than yourself and your dependents? No Yes	

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptoy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 106I.)

 The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. 4. 	4.	\$800.00
If not included in line 4:		
4a. Real estate taxes	4a	\$0.00
4b. Property, homeowner's, or renter's insurance	4b.	\$0.00
4c. Home maintenance, repair, and upkeep expenses	4c.	\$0.00
4d. Homeowner's association or condominium dues	4d.	\$0.00

Your expenses

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 34 of 70

Debtor 1 Evonne S Chapman Case number (if known)
First Name Middle Name Last Name

FIISTName	viiddie Name Last Name		
			Your expenses
5. Additional mortgage payments for you	ur residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas		6a.	\$180.00
6b. Water, sewer, garbage collection		6b.	\$0.00
6c. Telephone, cell phone, Internet, sate	illite, and cable services	6c.	\$120.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping supplies		7.	\$200.00
8. Childcare and children's education co	osts	8.	\$0.00
9. Clothing, laundry, and dry cleaning		9.	\$30.00
10. Personal care products and services	3	10.	\$25.00
11. Medical and dental expenses		11.	\$25.00
12. Transportation. Include gas, maintena Do not include car payments	nce, bus or train fare.	12.	\$160.00
13. Entertainment, clubs, recreation, ne	wspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religion	us donations	14.	\$0.00
15. Insurance. Do not include insurance deducted from	your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$48.00
15d. Other insurance. Specify:		15d	\$0.00
16. Taxes. Do not include taxes deducted to	rom your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payments:		10	
17a. Car payments for Vehicle 1		17a	\$0.00
17b. Car payments for Vehicle 2		17b	\$0.00
17c. Other. Specify:		17c	\$0.00
17d. Other. Specify:		17d	\$0.00
18. Your payments of alimony, maintena	nce, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your	Income (Official Form 106I).	18.	
19.Other payments you make to support	others who do not live with you.		
Specify:		19.	\$0.00
20. Other real property expenses not inc 20a. Mortgages on other property	luded in lines 4 or 5 of this form or on Schedule I: Your Income.	0.0	00.00
20b. Real estate taxes.		20a	\$0.00
	incurance	20b	\$0.00
20c. Property, homeowner's, or renter's		20c	\$0.00
20d. Maintenance, repair, and upkeep ex		20d	\$0.00
20e. Homeowner's association or condo	ominium ques	20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 35 of 70

Debtor 1			S	Chapman	Case number (if known)			
	First Nan	ne	Middle Name	Last Name				
21.Other	. Specif	/:				21		\$0.00
	-	ur monthly expenses.					_	\$1,588.00
		4 through 21.					_	\$0.00
	22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2							\$1,588.00
22c. A	dd line	22a and 22b. The result	is your monthly exp	enses.		22.		
23.Calcu	late yo	ur monthly net income	•					
23a. C	Copy line	e 12 (your combined mo	nthly income) from	Schedule I.		23a	_	\$1,763.82
23b. C	Сору уо	ur monthly expenses fro	m line 22 above.			23b	<u>-</u>	\$1,588.00
		your monthly expenses		ncome.				\$175.82
Т	The resu	It is your monthly net in	come.			23c	_	
morto	gage pa			loan within the year or do yo modification to the terms of				

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 36 of 70

Fill in this infor	rmation to identify your ca	ase:		
Debtor 1	Evonne	S	Chapman	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number			(,	

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below							
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?								
	✓ No							
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and						
x	•	*						
~	/s/ Evonne Chapman							
	Signature of Debtor 1	Signature of Debtor 2						
	Date 3/26/2017	Date						
	MM/DD/YYYY	MM/DD/YYYY						

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 37 of 70

Fill in this i							
Debtor 1	Evonne		S	Chapman			
Debtor 2	First Name		Middle N	ame Last Nam	e		
(Spouse, if filing	ng) First Name		Middle N	ame Last Nam	<u>e</u>		
United Stat	tes Bankruptcy Cou	urt for the:	Northern	District of Illino			
Case numb	oer			(Stat	e)		
(If known)							Check if this is
Officia	al Form 1	07					amended filing
Staten	nent of Fin	ancial	Affairs fo	or Individuals	Filing for Bankr	uptcy	12
nformatio		is needed	l, attach a sepa		together, both are equally . On the top of any additi		
Part 1: C	Give Details Abo	out Your N	larital Status a	and Where You Lived	Before		
1. Wha	t is your current i	marital stat	us?				
	Married						
□	Married Not married						
	Not married		lived anywhere	other than where you liv	ve now?		
2. Duri	Not married		lived anywhere	other than where you liv	re now?		
2. Duri	Not married ng the last 3 year No	s, have you	•	other than where you liv 3 years. Do not include v			
2. Duri	Not married ng the last 3 year No Yes. List all of the	s, have you	•	3 years. Do not include v	vhere you live now.		
2. Duri	Not married ng the last 3 year No	s, have you	•	·			Dates Debtor 2 lived there
2. Duri	Not married ng the last 3 year No Yes. List all of the	s, have you	•	3 years. Do not include v	where you live now. Debtor 2:		there
2. Duri	Not married ng the last 3 year No Yes. List all of the Debtor 1:	s, have you	•	3 years. Do not include v	vhere you live now.		
2. Duri	Not married ng the last 3 year No Yes. List all of the	s, have you	•	3 years. Do not include v	where you live now. Debtor 2:		there
2. Duri	Not married ng the last 3 year No Yes. List all of the Debtor 1:	s, have you	•	3 years. Do not include v Dates Debtor 1 lived there	Debtor 2: Same as Debtor 1		there Same as Debtor 1
2. Duri	Not married ng the last 3 year No Yes. List all of the Debtor 1: 4548 S LaCrosse Number Street Chicago	s, have you places you	lived in the last	3 years. Do not include volume and there	Debtor 2: Same as Debtor 1 Number Street	7in Codo	there Same as Debtor 1 From
2. Duri	Not married ng the last 3 year No Yes. List all of the Debtor 1: 4548 S LaCrosse Number Street Chicago	s, have you	I lived in the last	3 years. Do not include volume and there	Debtor 2: Same as Debtor 1 Number Street City State	Zip Code	there Same as Debtor 1 From To
2. Duri	Not married ng the last 3 year No Yes. List all of the Debtor 1: 4548 S LaCrosse Number Street Chicago	s, have you places you	lived in the last	3 years. Do not include volume and there	Debtor 2: Same as Debtor 1 Number Street	Zip Code	there Same as Debtor 1 From
2. Duri	Not married ng the last 3 year No Yes. List all of the Debtor 1: 4548 S LaCrosse Number Street Chicago	s, have you places you	lived in the last	3 years. Do not include volume and there	Debtor 2: Same as Debtor 1 Number Street City State	Zip Code	there Same as Debtor 1 From To
2. Duri	Not married ng the last 3 year No Yes. List all of the Debtor 1: 4548 S LaCrosse Number Street Chicago I City S	s, have you places you	lived in the last	3 years. Do not include v Dates Debtor 1 lived there From To	Debtor 2: Same as Debtor 1 Number Street City State Same as Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1
2. Duri	Not married ng the last 3 year No Yes. List all of the Debtor 1: 4548 S LaCrosse Number Street Chicago I City S	s, have you places you	lived in the last	3 years. Do not include v Dates Debtor 1 lived there From To	Debtor 2: Same as Debtor 1 Number Street City State Same as Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1 From

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 38 of 70

Chapman Debtor 1 Evonne Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$2867.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$2200.00 For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$10492.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) Est. YTD LINK \$582.00 From January 1 of current year until the date you filed for bankruptcy: Est. LINK \$2,328.00 For last calendar year: (January 1 to December 31, 2016 Est. LINK \$2,328.00 For the calendar year before that: (January 1 to December 31, 2015

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 39 of 70

Chapman Debtor 1 Evonne __ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment

City

State

Zip Code

Suppliers or vendors
Other

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 40 of 70

or 1	Evonne		S		napman	Case number	(if known)
	First Name		Middle Name	Las	st Name		
nsi orp ige	ders include your porations of whic	relatives; a h you are a for a busin	iny general partner in officer, director, ness you operate a	s; relatives of any person in control	general partners; par , or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
	Yes. List all pay	ments to a	an insider.	Dates of	Total amount	Amount you	Reason for this payment
				payment	paid	still owe	nousen for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	No	_	aranteed or cosigne	-	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 41 of 70

Chapman Debtor 1 Evonne Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed.

City

State

Zip Code

Property was garnished.

Property was attached, seized, or levied.

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 42 of 70

Debt	tor 1	Evonne First Name	S Middle Name	Chapman Last Name	Case number (if known)		
11.			filed for bankruptcy, did a e a payment because you		ank or financial institution,	set off any amou	nts from your
	✓	No Yes. Fill in the details.					
				Describe the action the	creditor took	Date action was taken	Amount
		Creditor's Name					
		Number Street		Last 4 digits of account r	number: XXXX-		
		City State	Zip Code				
12.			ed for bankruptcy, was an dian, or another official?	y of your property in the p	oossession of an assignee fo	or the benefit of c	reditors, a court-
	✓	No Yes					
Part	5:	List Certain Gifts and	d Contributions				
13.		T. N.	filed for bankruptcy, did y	ou give any gifts with a to	otal value of more than \$600) per person?	
	Ľ	Yes. Fill in the details for	or each gift.				
		Gifts with a total value per person	of more than \$600	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You Ga	ave the Gift				
		Number Street					
		City State Person's relationship to y	·				
		Person to Whom You Ga	ave the Gift				
		Number Street					
		City State Person's relationship to y	•				

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 43 of 70

	Evonne	S	Chapman	Case number (if known)		
	First Name	Middle Name	Last Name			
. Wi	thin 2 years before you file	d for bankruptcy, did	l you give any gifts or contributions	with a total value of more	than \$600	to any charity?
	N o					
✓	J.					
	Yes. Fill in the details for ϵ	each gift or contributi	on.			
	Gifts or contributions to	charities	Describe what you contributed	Dat	te you	Value
	that total more than \$60		Docorido Wilat you contributor		ntributed	Tuiuo
	mar total more man çoc	•				
			_			
	Charity's Name					
			_			
	Number Street		-			
	rumbor Guode					
	City State	Zip Code	-			
	only only	2.0 0000				
+ 6.	List Certain Losses					
	No Yes. Fill in the details. Describe the property yo how the loss occurred	u lost and	Describe any insurance covers	e has paid. List los	te of your	Value of property lost
			pending insurance claims on line	33 of Schedule		
			A/B: Property.			
rt 7:	List Certain Payments	or Transfers				
	No	cy petition preparers, c	or credit counseling agencies for servic	es required in your bankrupt	Cy.	
✓						
	Yes. Fill in the details.					
	res. Fill lit the details.		Description and value of any protransferred	or t	e payment	Amount of payment
	•		transferred	or t	ransfer s made	payment
	Semrad Law Firm			or t	ransfer	
	Semrad Law Firm Person Who Was Paid		transferred	or t	ransfer s made	payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue		transferred	or t	ransfer s made	payment
	Semrad Law Firm Person Who Was Paid		transferred	or t	ransfer s made	payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue		transferred	or t	ransfer s made	payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street		transferred	or t	ransfer s made	payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois	60643	transferred	or t	ransfer s made	payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	60643 Zip Code	transferred	or t	ransfer s made	payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State		transferred	or t	ransfer s made	payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois		transferred	or t	ransfer s made	payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address	Zip Code	transferred	or t	ransfer s made	payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State	Zip Code	transferred	or t	ransfer s made	payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address	Zip Code	transferred	or t	ransfer s made	payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address	Zip Code	transferred	or t	ransfer s made	payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address Person Who Made the Pay	Zip Code	transferred	or t	ransfer s made	payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address Person Who Made the Pay	Zip Code	transferred	or t	ransfer s made	payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address Person Who Made the Pay Person Who Was Paid	Zip Code	transferred	or t	ransfer s made	payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address Person Who Made the Pay Person Who Was Paid	Zip Code	transferred	or t	ransfer s made	payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address Person Who Made the Pay Person Who Was Paid Number Street	Zip Code	transferred	or t	ransfer s made	payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address Person Who Made the Pay Person Who Was Paid	Zip Code	transferred	or t	ransfer s made	payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address Person Who Made the Pay Person Who Was Paid Number Street City State	Zip Code	transferred	or t	ransfer s made	payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address Person Who Made the Pay Person Who Was Paid Number Street	Zip Code	transferred	or t	ransfer s made	payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address Person Who Made the Pay Person Who Was Paid Number Street City State	Zip Code ment, if Not You Zip Code	transferred	or t	ransfer s made	payment

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 44 of 70

Debtor	r1 Evonne S	Chapman	Case number (if known)	
	First Name Middle Name	Last Name		
h	Within 1 year before you filed for bankruptcy, nelp you deal with your creditors or to make poon not include any payment or transfer that you li	payments to your creditors?	our behalf pay or transfer any property to an	yone who promised to
[✓ No Yes. Fill in the details.			
_		Description and value of a transferred	nny property Date payment or transfer was made	Amount of payment
	Person Who Was Paid			
	Number Street			
	City State Zip Code			
ti Ir	Within 2 years before you filed for bankruptcy, he ordinary course of your business or finance include both outright transfers and transfers made and transfers that you have already listed on this solution. No Yes. Fill in the details.	ial affairs? e as security (such as the granting of		
_		Description and value of a property transferred	Describe any property or payments received or debts pa in exchange	Date id transfer was made
	Person Who Received Transfer			
	Number Street			
	City State Zip Code Person's relationship to you			
	Person Who Received Transfer			
	Number Street			
	City State Zip Code Person's relationship to you	_		
b	Within 10 years before you filed for bankrupto peneficiary? These are often called asset-protection devices.) No	y, did you transfer any property to	a self-settled trust or similar device of which	h you are a
Ī	Yes. Fill in the details.	December 1 1 1	Alex muonouky kuorreferment	Dete
		Description and value of	the property transferred	Date transfer was made
	Name of trust			

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 45 of 70

Chapman Debtor 1 Evonne Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street

City

State

Zip Code

State

Zip Code

Number

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 46 of 70

Chapman Debtor 1 Evonne Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 47 of 70

Debt		Evonne First Name	S Middle Name		Chapman	Case	number (if	known)	
		FIRST Name	Middle Name		Last Name				
26.	Hav	e you been a part	y in any judicial or admi	nistrativ	e proceeding under	any environment	al law? In	clude settlements and orde	rs.
	✓	No							
		Yes. Fill in the det	ails.						
				Cou	rt or agency		Nature o	f the case	Status of the case
		Case title							Case
				Cou	rt Name				Pending
						_			On appeal
		Case number		Num	nberStreet				Concluded
				City	State	Zip Code			Ш
Part	11:	Give Details Al	oout Your Business o	r Conne	ections to Any Bu	siness			
					-				
27.	Wit	hin 4 years before	you filed for bankruptc	y, did you	own a business or	have any of the fo	ollowing co	onnections to any business	?
		A sole propri	etor or self-employed in	a trade,	profession, or other	activity, either ful	l-time or p	art-time	
		A member of	a limited liability compa	ıny (LLC)	or limited liability pa	rtnership (LLP)			
		A partner in a	a partnership						
		An officer, di	rector, or managing exe	cutive of	a corporation				
		An owner of	at least 5% of the voting	or equit	y securities of a corp	ooration			
	V	No. None of the a	bove applies. Go to Pa	rt 12.					
	Ħ	Yes. Check all tha	at apply above and fill ir	the deta	ails below for each b	usiness.			
					Describe the natu	re of the busines	s	Employer Identification n	umber Do not
								include Social Security no	umber or ITIN.
		Business Name						EIN:	
		N						Datas business suisted	
		Number Street			Name of accounta	ant or bookkeepe	r	Dates business existed	
		City	State Zip Cod	e				From To	
					Describe the natu	re of the busines	s	Employer Identification n	umber Do not
								include Social Security no	umber or ITIN.
		Business Name						EIN:	
		Number Street			Name of accounta	ant or bookkeepe	r	Dates business existed	
		City	State Zip Cod	e				From To	
					Describe the natu	re of the busines	9	Employer Identification n	umber Do not
					Doddingo the nata			include Social Security no	
		Business Name						EIN:	
		Number Street			Name of account	us au baald		Dates business existed	
		City	State Zip Cod	Α	Name of accounta	ant or bookkeepe	Γ	Erom T-	
		Ony.	2.p 000	•				From To	

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 48 of 70

Debto	or 1 Evonne		S	Chapman	Case number (if known)
	First Name		Middle Name	Last Name	
	creditors, or o	ther parties.	r bankruptcy, did y	ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	Yes. Fill in	the details below.			
				Date issued	
	Name			MM/DD/YYYY	
	Number	Street		_	
	City	State	Zip Code	<u> </u>	
		Oldio	2.6 0000		
Part	12: Sign Bel	ow			
tr	ue and correct bankruptcy ca	t. I understand tha	making a false st	atement, concealing prope	ents, and I declare under penalty of perjury that the answers are rty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	×	/s/ Evonne Cha	pman		×
		Signature of Debto	r 1		Signature of Debtor 2
		Date 3/26/2017			Date
D	id vou attach a	additional pages to	Your Statement o	f Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
_	_	raamona, pagoo to			
<u> </u>	No				
	Yes				
D	id you pay or a	gree to pay someo	ne who is not an a	ttorney to help you fill out I	pankruptcy forms?
	No				
	Yes. Name o	of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 49 of 70

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Evonne S Chapman	Northern Distric	Case No.	
	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSATIO	N OF ATTORNEY F	OR DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the filing of the	petition in bankruptcy, or agreed to	o be paid to me, for services
	For legal services, I have agreed to ac	cept		\$2,900.00
	Prior to the filing of this statement I h	ave received		\$300.00
	Balance Due			\$2,600.00
2	. The source of the compensation paid	to me was:		
	✓ Debtor	Other (specify)		
3	. The source of the compensation paid	to me is:		
	✓ Debtor	Other (specify)		
4	. I have not agreed to share the ab members and associates of my la	ove-disclosed compensation w firm.	n with any other person unless the	ey are
		firm. A copy of the agreeme	th a other person or persons who a ent, together with a list of the name	
5	. In return for the above-disclosed fee, a. Analysis of the debtor's finan bankruptcy;		I service for all aspects of the bank advice to the debtor in determinin	
	b. Preparation and filing of any p	petition, schedules, stateme	nts of affairs and plan which may b	pe required;
	c. Representation of the debtor	at the meeting of creditors a	nd confirmation hearing, and any	adjourned hearings thereof;
	d. Representation of the debtor	in adversary proceedings an	d other contested bankruptcy mat	ters;
6	. By agreement with the debtor(s), the	above-disclosed fee does no	ot include the following services:	
		CERTIFIC	ATION	
	I certify that the foregoing is a complet tor(s) in this bankruptcy proceedings.	e statement of any agreemer	nt or arrangement for payment to r	ne for representation of the
	3/26/2017		/s/ Morsheda Hashem	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 50 of 70

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 51 of 70

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 52 of 70

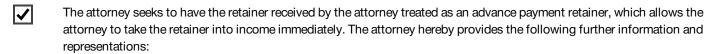
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$2,900.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$300.00 toward the flat fee, leaving a balance due of \$2,600.00; and \$61.76 for expenses, leaving a balance due of \$2,971.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	3/26/2017	
Signed:		
/s/ Evon	ine Chapman	
		/s/ Morsheda Hashem
Debtor(s	5)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

		filing fee administrative fee
+	<u> </u>	
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 59 of 70

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Chapman, Evonne S	Case No	
	Debtor(s)		
		Chapter.	Chapter13
	VERIFICA	TION OF CREDITOR MAT	RIX
Tł knowledge	he above named Debtors hereby verify thate.	at the attached list of creditors is tr	ue and correct to the best of their
Date:	3/26/2017	/s/ Chapman, Ev Chapman, Evon Signature of Deb	ne S

US DEPT OF ED/GLELSI 2401 INTERNATIONAL LN MADISON, WI, 53704

CREDMGMTCNTL P.O. BOX 1654 GREEN BAY, WI, 54301

STANISCCONTR 914 14TH ST POB 480 MODESTO, CA, 95353

I C SYSTEM INC PO BOX 64378 SAINT PAUL, MN, 55164

CAPITAL ONE BANK USA N PO BOX 85520 RICHMOND, VA, 23285

City of Chicago - Dep't of Revenue PO Box 88292 Chicago, IL, 60608

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

Illinois Secretary of State 2701 S Dirksen Pkwy Springfield, IL, 62723

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 63 of 70

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to \S 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$2,900.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$300.00 toward the flat fee, leaving a balance due of \$2,600.00; and \$61.76 for expenses, leaving a balance due of \$2,971.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 3/22/2017
Signed:
/s/Evering Chapman
Debtor(s)

/s/ Morsheda Hashem Marshed Her Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 66 of 70

Debtor 1 Evonne First Name	S Middle Name	Chapman Last Name	Case number (if known)	
	estions for Reporting Purpos			
16. What kind of debts do you have?	"incurred by an individence of No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primar	ual primarily for a p ily business debts or investment or thro	ersonal, family, or househo Pausiness debts are debts bugh the operation of the b	that you incurred to obtain ousiness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that	ter 7. Do you estimate		erty is excluded and administrative creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49☐ 50-99☐ 100-199☐ 200-999	Serrent .	5,000 10,000 -25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$10,00 \$50,00	,001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
^{20.} How much do you estimate your liabilities to be?	✓ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$10,00 \$50,00	,001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill			
	out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. ** /s/ Evonne Chapman Signature of Debtor 1			
	Executed on3/22/201	7 DD / YYYY	Executed on	MM / DD / YYYY

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 67 of 70

Fill in this info	ormation to identify your case				
Debtor 1	Evonne	S	Chapman	7	
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the: No				
Officer States	bankruptcy Court for the: No	orusem	District of Illinois (State)		
Case number					
					Check if this is an
Official	Form 106Dec			•	amended filing
Doctoro	tion About an Inc	dividual Dabi	oulo Cobodulos		
Declai a	uon About an im	uividuai Debi	or s schedules		12/15
Part 1: Sig					
via you j	pay or agree to pay someone	who is NOT an attorn	ey to help you fill out bankrupt	cy forms?	And the second s
√ No) j
Yes.	Name of person		Attach Bankruptcy Petitio. Signature (Official Form 1	n Preparer's Notice, Declaration, and	- Construction of the Cons
l lu da u u a					
that they	are true and correct.	at I nave read the sum	mary and schedules filed with	this declaration and	
🗶 /s/ Evon	ne Chapman	TAK	*		The state of the s
Signature	of Debtor 1		Signature of De	ebtor 2	

Date

MM/DD/YYYY

Date 3/22/2017

MM/DD/YYYY

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 68 of 70

Debte	or 1 Evonne	S	Chapman	Case number (if known)
(First Name	Middle Name	Last Name	
28.	Within 2 years before you filed creditors, or other parties.	for bankruptcy, did y	ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	No			
	Yes. Fill in the details below	<i>.</i> .		
			Date issued	
	Name		MM/DD/YYYY	
	Number Street		 ,	
	Number Street			
	City State	Zip Code	*****	
	o: p. i	•		
Part 1	12: Sign Below	V		
1 h	have read the answers on this S	tatement of Financi	al Affairs and any attachme	ents, and I declare under penalty of perjury that the answers are
trı	ue and correct. I understand th	at making a false sta	atement, concealing proper	ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	and aproy add dan rough in i	MI	of imprisonment for up to 2	to years, or both. 16 0.5.6. 99 152, 1541, 1519, and 5571.
	/s/ Evonne Ch	nanman / A	1	*
	Signature of Debt		\\	Signature of Debtor 2
	D-1- 0/00/0017	V	V	Date
	Date 3/22/2017			
Di	id you attach additional pages t	o Your Statement of	Financial Affairs for Individ	uals Filing for Bankruptcy (Official Form 107)?
D	7 No			
Ė	Yes			
l	_! 			
Die	id you pay or agree to pay some	one who is not an at	torney to help you fill out b	ankruptcy forms?
Z	2 No			
C	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 69 of 70

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Chapman, Evonne S	Case No	
	Debtor(s)	Case No.	
		Chapter.	Chapter13
	VERIFIC	ATION OF CREDITOR MAT	ΓRIX
Tł knowledge	ne above named Debtors hereby verify e.	that the attached list of creditors is tr	rue and correct to the best of their
Date:	3/22/2017	/s/ Chapman, Ev	<u> </u>
		Chapman, Evon Signature of Deb	

Case 17-09511 Doc 1 Filed 03/26/17 Entered 03/26/17 13:49:25 Desc Main Document Page 70 of 70

Debt	or 1 Evo		S Middle Name	Chapman Last Name	Case number (if known)	
16.	Calcu	late the median family incor	ne that applies to you.	Follow these ste	ps:	The second section of the sect
	16a. F	Fill in the state in which you live). I	llinois		
	16b. F	Fill in the number of people in y	our household. 1		_	
	16c. F	Fill in the median family income	for your state and size o	f		\$50,133.00
		nousehold	anarata instructions for th		nd a list of applicable median income amounts, go online may also be available at the bankruptcy clerk's office.	•
17.		do the lines compare?	parate instructions for th	is ioiiii. Tiiis iist	may also be available at the ballkruptcy clerk's office.	
	17a.	Line 15b is less than or equ			is form, check box 1, Disposable income is not determined attion of Disposable Income (Official Form 122C-2).	
	17b. [Part 3 and fill out Cald	ulation of Dispe	neck box 2, <i>Disposable income is determined under 11</i> osable Income (Official Form 122C-2). On line 39 of that	
Part	3: Ca	alculate Your Commitme	nt Period Under 11 I	J.S.C. §1325(b)(4)	
18.	Сору	your total average monthly i	ncome from line 11.			\$406.50
19.					e is not filing with you, and you contend that calculating the f your spouse's income, copy the amount from line 13.	
	19a. It	f the marital adjustment does n	ot apply, fill in 0 on line 1	9a.		-\$0.00
	19b. S	Subtract line 19a from line 18	3.			\$406.50
20.	Calcul	late your current monthly inc	come for the year. Follo	w these steps:	'	
	20a. C	Copy line 19b.				\$406.50
	N	Multiply by 12 (the number of m	nonths in a year).			x 12
	20b. T	he result is your current month	ly income for the year for	this part of the t	form.	\$4,878.00
	20c. C	Copy the median family income	for your state and size or	f household from	n line 16c.	\$50,133.00
21.	How d	lo the lines compare?				
		ne 20b is less than line 20c. Ur ommitment period is 3 years. G		y the court, on t	he top of page 1 of this form, check box 3, The	
		ne 20b is more than or equal to The commitment period is 5 y		ise ordered by th	e court, on the top of page 1 of this form, check box	
Part 4	4: Sig	gn Below				
	Ву	r signing here, 1 declare under p	penalty of peljury that the	information on t	this statement and in any attachments is true and correct.	
	1	🗴 /s/ Evonne Chapman	I JULIAN	,	¢	
		Signature of Debtor 1	W.		Signature of Debtor 2	
		Date 3/22/2017 MM/DD/YYYY	-		Date MM/DD/YYYY	
	lf y	you checked 17a, do NOT fill o you checked 17b, fill out Form ove.		is form. On line	39 of that form, copy your current monthly income from line 1	.4